

HCBF HOLDING COMPANY, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 2638014	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$627	\$1,197	90.8%		
Loans	\$360	\$589	63.7%		
Construction & development	\$24	\$33	37.5%		
Closed-end 1-4 family residential	\$104	\$163	56.5%		
Home equity	\$7	\$27	304.3%		
Credit card	\$0	\$0			
Other consumer	\$16	\$22	38.3%		
Commercial & Industrial	\$29	\$58	99.2%		
Commercial real estate	\$144	\$231	60.7%		
Unused commitments	\$36	\$84	134.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$137	\$397	190.8%		
Asset-backed securities	\$9	\$19	105.8%		
Other securities	\$36	\$62	73.0%		
Cash & balances due	\$30	\$44	45.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$10	\$19	93.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$10	\$18	86.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$550	\$1,048	90.5%		
Deposits	\$510	\$999	95.7%		
Total other borrowings	\$38	\$45	18.1%		
FHLB advances	\$37	\$44	18.7%		
Equity					
Equity capital at quarter end	\$77	\$149	93.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$53	NA		
Performance Ratios					
Tier 1 leverage ratio	12.0%	12.2%	--		
Tier 1 risk based capital ratio	20.0%	20.5%	--		
Total risk based capital ratio	20.9%	21.0%	--		
Return on equity ¹	1.9%	17.9%	--		
Return on assets ¹	0.2%	2.2%	--		
Net interest margin ¹	4.6%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	36.9%	23.4%	--		
Loss provision to net charge-offs (qtr)	42.6%	315.6%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	1.5%	4.0%	0.1%	0.0%	--
Closed-end 1-4 family residential	2.0%	2.6%	0.0%	0.0%	--
Home equity	0.2%	1.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.4%	-0.1%	0.0%	--
Commercial & Industrial	3.4%	3.2%	0.2%	0.2%	--
Commercial real estate	3.7%	2.7%	0.0%	0.0%	--
Total loans	2.5%	2.8%	0.0%	0.1%	--